

## FINANCIAL AND COMMERCIAL.

MONDAY, Sept. 21—6 P. M.

To-day's bank statement compares as follows with that of last week:

Week ending, Aug. Specie, Circulate, &amp;c., \$200,000.00 30,014,167 5,414,643 185,576,199 Sept. 19... 207,679,456 30,014,411 5,414,643 185,576,199 Increase. 37,600,475 — 1,000,666 42,723 Total. 207,679,456 30,014,411 5,414,643 185,576,199 Decrease. — 1,000,666 42,723 Total. 207,679,456 30,014,411 5,414,643 185,576,199

This completes the tale of the late government negotiation, which was only in part reflected by the statement of Monday last. The deposits have now reached the unparalleled figure of \$185,576,000, while the loans are above \$207,000,000. Such figures would have been deemed incredible before the war. The decline in specie must arise partly from the export of coin and partly from the payment of notes in specie, and comes probably almost altogether out of the special deposit. None of the banks appear to be selling their gold at present, and the real bank reserve is probably still over \$20,000,000.

Gold rose to 140% to-day, closing at 140%, and exchange to 156, closing at 153% a 154. The reported defeat of Rosecrans, which was the principal cause of the sudden jump of five per cent in gold and bills, may have the effect of defeating at least temporarily commercial schemes on which the Secretary of the Treasury is understood to have laid considerable stress. It is privately mentioned that, from the best information which could be obtained at the Treasury Department, it was inferred that a successful campaign by Rosecrans, coupled with the recent successes of Grant and Banks, would liberate 250,000 bales of cotton, the whole of which would fall into the hands of the government under the Confiscation act. This cotton, we learn, it was proposed to send to Europe and sell there for account of the United States Treasury, thus providing the government with a sufficient supply of exchange to keep the market down, in the event of a fresh speculative movement in gold. Whether Assistant Secretary Harrington's sudden departure for Europe had any connection with this business we are not prepared to say. At any rate, there is reason to believe that the project was matured, and, being reasonable and plausible upon its face, might, no doubt, have been carried into effect, but for this untoward news, to-day, of Rosecrans' defeat. To what effect the design may be interfered with by this accident cannot be determined until we know more about the extent of the defeat. If Rosecrans can hold Chattanooga, the mischief done will probably prove small, and a good deal of cotton may still be brought in. But there were not wanting copperheads in the street to-day who, after their long silence and disappointment, consoled themselves by predicting that the rebels would drive Rosecrans out of Tennessee, and would cut the Mississippi river once more. If the affair proves anything like this, Mr. Chase will have to abandon the idea of sending either cotton or bonds to the other side, and will have to rely upon further loans and further issues of paper to carry on the war. If the troops and the public creditors are promptly paid, the whole of the fifty millions recently negotiated will have been appropriated before it is paid over by the banks, and in the first week of November the Secretary will have to re-enter the market as a borrower. In this event, it will be safe to look for more violent fluctuations in money, stocks and gold; for sudden and violent rises, to be followed by terrible panics; for an easy 5 per cent money market, to be followed by such periods of stringency as even this street has never witnessed, and generally for a continuance of the phenomena which have characterized the paper money era.

In some quarters to-day there was more inquiry for money; in others the report was that it was easy at 6 & 7 per cent on call. The increase of speculation in gold and stocks naturally increases the inquiry for money; but the supply is fully equal to the demand, day and day out.

The stock market exhibits a gradual increase of business, with a stronger speculative tone and higher prices. The market is led by New York Central, which sold at 140 to-day, and closed at 139% a 140, against 138% on Saturday. The advance is pretty vigorously resisted by the bears, who discredit the story of an extra dividend. Unless we are incorrectly informed, however, the determination to distribute the surplus money on hand has been positively made. Hudson River followed with an advance at the first board of 15%, Eric with an advance of 1%, the Michigan shares with an advance of 1 each. Prairie du Chien 1, Port Wayne 1%. After the call the market became stronger. Eric rose 2%, Southern old 1%, &c., &c. At the one P. M. session of the public board the market, without special activity, was very strong, and in some instances higher prices still were reached. At the afternoon board there was a great deal of hammering, and prices in some instances were lower on the call. Hudson River fell off 1%, Eric 2%, Southern old 2%; while, on the other hand, Cleveland and Pittsburg advanced 1%. Rock Island 2%, Michigan Central 1%. There was very little business done in governments, and no change of prices. State stocks are steady and neglected. After the afternoon session and at the four P. M. call the market was firm, the closing quotations being as follows:

US 6% 1/2, com. 100% Hudson River 120 1/2 Northern 122 1/2 124 1/2 125 1/2 126 1/2 127 1/2 128 1/2 129 1/2 130 1/2 131 1/2 132 1/2 133 1/2 134 1/2 135 1/2 136 1/2 137 1/2 138 1/2 139 1/2 140 1/2 141 1/2 142 1/2 143 1/2 144 1/2 145 1/2 146 1/2 147 1/2 148 1/2 149 1/2 150 1/2 151 1/2 152 1/2 153 1/2 154 1/2 155 1/2 156 1/2 157 1/2 158 1/2 159 1/2 160 1/2 161 1/2 162 1/2 163 1/2 164 1/2 165 1/2 166 1/2 167 1/2 168 1/2 169 1/2 170 1/2 171 1/2 172 1/2 173 1/2 174 1/2 175 1/2 176 1/2 177 1/2 178 1/2 179 1/2 180 1/2 181 1/2 182 1/2 183 1/2 184 1/2 185 1/2 186 1/2 187 1/2 188 1/2 189 1/2 190 1/2 191 1/2 192 1/2 193 1/2 194 1/2 195 1/2 196 1/2 197 1/2 198 1/2 199 1/2 200 1/2 201 1/2 202 1/2 203 1/2 204 1/2 205 1/2 206 1/2 207 1/2 208 1/2 209 1/2 210 1/2 211 1/2 212 1/2 213 1/2 214 1/2 215 1/2 216 1/2 217 1/2 218 1/2 219 1/2 220 1/2 221 1/2 222 1/2 223 1/2 224 1/2 225 1/2 226 1/2 227 1/2 228 1/2 229 1/2 230 1/2 231 1/2 232 1/2 233 1/2 234 1/2 235 1/2 236 1/2 237 1/2 238 1/2 239 1/2 240 1/2 241 1/2 242 1/2 243 1/2 244 1/2 245 1/2 246 1/2 247 1/2 248 1/2 249 1/2 250 1/2 251 1/2 252 1/2 253 1/2 254 1/2 255 1/2 256 1/2 257 1/2 258 1/2 259 1/2 260 1/2 261 1/2 262 1/2 263 1/2 264 1/2 265 1/2 266 1/2 267 1/2 268 1/2 269 1/2 270 1/2 271 1/2 272 1/2 273 1/2 274 1/2 275 1/2 276 1/2 277 1/2 278 1/2 279 1/2 280 1/2 281 1/2 282 1/2 283 1/2 284 1/2 285 1/2 286 1/2 287 1/2 288 1/2 289 1/2 290 1/2 291 1/2 292 1/2 293 1/2 294 1/2 295 1/2 296 1/2 297 1/2 298 1/2 299 1/2 200 1/2 201 1/2 202 1/2 203 1/2 204 1/2 205 1/2 206 1/2 207 1/2 208 1/2 209 1/2 210 1/2 211 1/2 212 1/2 213 1/2 214 1/2 215 1/2 216 1/2 217 1/2 218 1/2 219 1/2 220 1/2 221 1/2 222 1/2 223 1/2 224 1/2 225 1/2 226 1/2 227 1/2 228 1/2 229 1/2 230 1/2 231 1/2 232 1/2 233 1/2 234 1/2 235 1/2 236 1/2 237 1/2 238 1/2 239 1/2 240 1/2 241 1/2 242 1/2 243 1/2 244 1/2 245 1/2 246 1/2 247 1/2 248 1/2 249 1/2 250 1/2 251 1/2 252 1/2 253 1/2 254 1/2 255 1/2 256 1/2 257 1/2 258 1/2 259 1/2 250 1/2 251 1/2 252 1/2 253 1/2 254 1/2 255 1/2 256 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